

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

MURANO & ROTH, LLC
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/s/ John F. Murano
John F. Murano\JM-8846

In Re:

WILLIAM CARL MULLER and ANITA
MARJORIE MULLER

Case No.: 18-30084

Judge: Sherwood

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☒ Motion for Relief from the Automatic Stay filed by PNC BANK, N.A.,
creditor,

A hearing has been scheduled for November 14, 2019, at 10:00am.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

- ☐ Payments have been made in the amount of \$ _____, but have not
been accounted for. Documentation in support is attached.

☒ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

I was consulting with a representative on the phone from PNC Bank's loan department when they mentioned there was no interest to be paid as we were in Chapter 13. I understood that I didn't necessarily need to continue paying the loan from PNC. Beginning on November 1, 2019, I will be making payments of \$600 for the next six months to make up for the amount in arrears.

☐ Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: October 23, 2019

/s/ William Carl Muller
Debtor's Signature

Date: October 23, 2019

/s/ Anita Marjorie Muller
Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.